

California Department of Insurance
2013 Automobile Premium Survey (APS*)
Available Credits and Discounts

| COMPANY NAME | Credits and Discounts Report #1 | | | | | | |
|----------------------------------------------|---------------------------------|-----------------------|---------------------|-------------------------------------------|-------------------|---------------------|------------------------------------|
| | AIRBAG DISCOUNT | ANTI-THEFT DEVICES | ANTI-LOCK BRAKES | AUTOMATIC DAYTIME RUNNING LIGHTS | CARPOOL CREDIT | DRIVERS TRAINING | LOW ANNUAL MILEAGE DRIVEN |
| 21ST CENTURY | | 15% | | | | | |
| AAA (INTERINSURANCE EXCHANGE) | Up to 8% | Up to 17.5% | | | | Up to 4.7% | |
| AAA (NORTHERN CALIFORNIA, NEVADA, & UTAH) | | | | | | | |
| ACCESS | 8% | 15% | 15% | | | | |
| AFFIRMATIVE | | | | | | | FACTORS VARY BY MILES |
| ALLIANCE UNITED | | | | | | 0% | |
| ALLSTATE | | 5% - Comp | | | | | |
| AMICA | 19% - 29% | 5% - 20% | 5% | | | 5% | 10% |
| ANCHOR GENERAL | | | | | | | |
| CALIFORNIA CAPITAL | 20% - 30% | 5% - 15% | | | | 5% | |
| CALIFORNIA CASUALTY | | | | | | up to 10% | |
| COAST NATIONAL | | 15% | | | | | |
| COMMERCE WEST | 5% - 23% | 5% - 15% | | | | 5% | 0% - 3% |
| CSE | 2% | 0% to 10% | | 2% | | | SEE FOOTNOTES |
| ENCOMPASS | 13% - 25% on Med | 5% - 14% on Comp | 5% on BI, PD | | | 5% | |
| ESURANCE | | 15% | | | | | |
| EXPLORER | 15% - 25% | | | | | | |
| FARMERS/MID-CENTURY | 10% | 15% | 5% | | | up to 35% | |
| FEDERAL INS (CHUBB) | | 5% - 10% | 5% | | | 5% | 9% - 57% |
| FINANCIAL INDEMNITY | | | | | | | |
| FIREMAN'S FUND | | 5% - 14.3% | | | | 2% | 4.6% - 44% |
| GEICO | 5% - MP | 1% - 11% | | | | 1% or 5% | 7% - 43% |
| GMAC/INTEGON PREFERRED | | 0% - 20% | | | | | |
| HARTFORD | 10% - 20% | 5% - 15% | 3% | | | | |
| HILLSTAR | | | | | | | |
| HORACE MANN | | | | | | | |
| IDS | 15% - 25% | | | | | | |
| INFINITY | | | | | | 0% to 30% | |

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| KEMPER | 5% | 15% - 25% | | | | | Varies |
| LIBERTY MUTUAL | 19.5% - 29.3% | 8% - 25% | 8% - 10% | | | 5% | 0.2% - 28.9% |
| LOYA | | | | | | | 7% to 17% |
| MERCURY | See Footnotes | See Footnotes | See Footnotes | | | 1 | |
| METROPOLITAN DIRECT | 10% - 30% | | | | | 3% - 10% | 1% - 25% |
| NATIONWIDE | 20% - 24% | 5% - 15% | | | | | 2% - 36% |
| PACIFIC SPECIALTY | | | | | | | |
| PERMANENT GENERAL | | | | | | | 2% - 36.5% |
| PROGRESSIVE WEST | | 20% | | | | | |
| QBE | | | | | | | |
| SAFECO | 2% Med Only | | | | | | |
| SAFEWAY | | 2% - 6% | | | | | 4.5% - 6.5% |
| STATE FARM | | | | | | | |
| STERLING CASUALTY | | | | | | | |
| TRANSGUARD/OCCIDEN TAL | | | | | | | |
| TRAVELER | | 15% Comp only | | | | 10% | |
| UNITED FINANCIAL CAS (PROGRESSIVE) | | 2% | | | | | |
| UNITRIN DIRECT | | 2% | | | | | VARIES BY MILEAGE GROUP |
| USAA | 6% - 9% | 25% | | | | 5% | 1% - 24% |
| VICTORIA FIRE (TITAN) | | | | | | | |
| VIKING | 0% | 0% | | | | | |
| WAWANESA | | See Footnotes | | | | 5% | See Footnotes |
| WESTERN GENERAL | | | | | | | |
| WORKMEN'S AUTO | | | | | | | |

BI = Bodily Injury

Liab = Liability

M = Male

Med = Medical Payments

PD = Property Damage

Comp = Comprehensive

F= Female

Coll = Collision

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| Company Name | Credits and Discounts Report #2 | | | | | | |
|-------------------------------------------|---------------------------------|----------------------|-----------------------|------------------|---------------------|-------------------|--------------------|
| | GOOD STUDENT | GROUP PROGRAM CREDIT | MATURE DRIVERS COURSE | MULTI - CAR | MULTI-POLICY CREDIT | PASSIVE RESTRAINT | PERSISTENCY CREDIT |
| 21ST CENTURY | 15% | 9% - 14% | 2% | 6% | | | 1% |
| AAA (INTERINSURANCE EXCHANGE) | Up to 14.4% | Up to 9.4% | Up to 1.9% | Up to 22% | Up to 11.7% | | Up to 5.6% |
| AAA (NORTHERN CALIFORNIA, NEVADA, & UTAH) | 0% - 20% | | 5% | 0% - 20% | 0% - 28% | | |
| ACCESS | 2.50% | | 5% | 10% | | | 12% |
| AFFIRMATIVE | 5% | | 5% | 10% - 28% | | | 1% |
| ALLIANCE UNITED | 15% | | 10% | 25% to 20% | | | 12% to - 10% |
| ALLSTATE | 10% - 15% | | 5% BI & PD | Varies | Varies | | Varies |
| AMICA | 5% - 10% | | 5% | 17% | 5% | 19% - 29% | |
| ANCHOR GENERAL | | | 5% | UP TO 26% | | | |
| CALIFORNIA CAPITAL | 3% | 5% | 5% | 27% | 17% | | 5% |
| CALIFORNIA CASUALTY | up to 13% | | up to 5% | up to 17.5% | up to 17% | | up to 25% |
| COAST NATIONAL | | | 10% - 15% | 5% - 25% | 5% - 15% | | |
| COMMERCE WEST | 5% - 30% | | 5% | 25% | 7.50% | 5% - 23% | |
| CSE | 4% to 5% | | 2% | 15% or 16% | 14% | SEE AIRBAG | up to 4% |
| ENCOMPASS | 5% | | 5% | 24% | 20% | 13% - 25% on Med | |
| ESURANCE | | 5% - 15% | 0.02 | 15% - 25% | | | 0% - 5% |
| EXPLORER | 15% - 25% | | 5% | 0% - 28% | | 10% - 35% | 2% - 14% |
| FARMERS/MID-CENTURY | up to 33% | up to 18% | 10% | up to 23% | up to 20% | up to 15% | up to 3% |
| FEDERAL INS (CHUBB) | 0.1 | | 0.05 | 0.05 | 10% - 30% | 15%-25% | |
| FINANCIAL INDEMNITY | | | 5% | Varies | | | 5% or 8% |
| FIREMAN'S FUND | 10% | | 5% | 19% | 14% to 25% | 19% to 27% | 4% to 8% |
| GEICO | 10% or 11% | Up to 20% | 1% or 5% | Between 5% - 17% | Up to 10% | 5% (AIRBAG) | Between 6%- 15% |
| GMAC/INTEGON PREFERRED | 5% | | 5% | 5% - 15% | 5% | | 10% |
| HARTFORD | 10% | 10% | 5% | 20% | 7% - 16% | | 2% - 8% |
| HILLSTAR | | 10% | 5% | 13% to 17% | 10% | | |
| HORACE MANN | 10% | | 5% | 15% | 11% - 23% | | 3% - 10% |
| IDS | | | 5% | 28% - 32% | 5% | | |
| INFINITY | 0% to 30% | | 5% | 5% to 30% | | | 2% to 8% |
| KEMPER | 2% - 25% | 5% | 5% | 22% | 10% - 15% | 5% | |

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| | GOOD STUDENT | GROUP PROGRAM CREDIT | MATURE DRIVERS COURSE | MULTI - CAR | MULTI-POLICY CREDIT | PASSIVE RESTRAINT | PERSISTENCY CREDIT |
| LIBERTY MUTUAL | 25% | 15% | 5% | 19.5% - 20% | 5% - 17% | 9.8% | 17% (Basic Group Only) |
| LOYA | | | 5% | 17% to 19% | | | |
| MERCURY | See Footnotes | See Footnotes | See Footnotes | See Footnotes | See Footnotes | See Footnotes | See Footnotes |
| METROPOLITAN DIRECT | 5% - 20% | | 3% - 10% | 1% - 14% | 4%-6% | 5% - 30% | 2% - 16% |
| NATIONWIDE | 4-24% | 7.5-12.5% | 5% not applied | 12-17% | 5-28% | | 1% year 5 + |
| PACIFIC SPECIALTY | | | 5% | 10% - 18% | 5% | | 10% - 20% |
| PERMANENT GENERAL | | | 5% | 20% - 25% | | | 3% - 12.5% |
| PROGRESSIVE WEST | | VARY BY COVERAGE | 5% | 10% to 28% | 10% | | 2% to 3% |
| QBE | | | | 5% BI/PD only | 7% - 14% | | 3% - 16% |
| SAFECO | 2% | 5% - 15% | 5% Liab Only | Liab 20%/ Coll 15% | 10% - 25% | | 5% - 10% |
| SAFEWAY | 9.2% - 10.1% | | 2% | 22% | | | 7.50% |
| STATE FARM | 0% - 21% | | | 8% - 15% | 5% - 22% | | 3% - 18% |
| STERLING CASUALTY | 15% | | 5% | 18% | | | 1% - 5% (Liab); 2% - 15% (PD) |
| TRANSGUARD/OCCIDENTAL | 10% | | 5% | 5% | | | See Footnotes |
| TRAVELER | Varies | 12% or 5% | 5% | 18% | 16% - 27% | | 4%, 7% |
| UNITED FINANCIAL CAS (PROGRESSIVE) | | 9% - 12% | 5% | 3% - 28% | 1% | | |
| UNITRIN DIRECT | | | 5% | VARIES BY COVERAGE | 5% HO/2% RENTER | | 10% (1-4 YRS)/15% 5+ |
| USAA | 10% | | 5% | 2% - 7% | 2% - 13.76% | 3% - 9% | 2% - 12% |
| VICTORIA FIRE | 5% | | 5% | 0% - 15% | 5% | | 4% |
| VIKING | | | 10% | 0% to 22% | | | |
| WAWANESA | | | 5% | 20% | | | See Footnotes |
| WESTERN GENERAL | | | 5% | 5% - 30% | | | 10% |
| WORKMEN'S AUTO | | | | | | | |

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